



Addendum 1

City of New Braunfels Question & Answers

Question 1: The bid states that the City of New Braunfels is open to international Rx programs. Is the City also open to external Patient Assistance Programs?

Answer 1: Yes

Question 2: Please clarify the mention of "100% Payment Bond Required" on page 3. The box is checked as "Yes"; however, there is no mention of the bond in Section 5 as referenced (or anywhere else in the RFP).

Answer 2: Bonds are not required.

Question 3: How many HSA accounts are there currently?

Answer 3: 98

Question 4: Please provide the number of FSA participants.

Answer 4: 153

Question 5: Please provide the number of HSA participants.

Answer 5: 98

Question 6: Is submission both electronic and by mailed package, or just one of these two methods outlined on page 5 of the RFP?

Answer 6: The city will accept electronic and hard copies, but highly encourage electronic responses. Both are not required.

Question 7: Attachment C refers to including deviations on tab 10. Where is tab 10 located? The excel workbooks tabs are not numbered. Please provide this tab or clarification around this instruction.

Answer 7: Attachment C will be corrected to reference TAB 6. Section 3.6 refers to TAB 6 for Deviations: TAB 6: Deviations from Request for Proposal. Please upload deviations on Tab 6.

Question 8: Can we get a census with the current voluntary STD amounts indicated?

Answer 8: The census now shows Plan, Amount and Premium.

Question 9: Is their renewal available?

Answer 9: No, renewals have not been received yet.

Questions 10: Is the Dental currently self-funded? If so, is the city interested in fully insured Dental.

Answer 10: Dental is currently Fully Insured, and we are only interested in fully insured dental.

Question 11: Missing current Basic Life/AD&D rates

Answer 11: \$0.08 and \$0.02 per \$1,000

Question 12: Are seasonal employees eligible for benefits?

Answer 12: No seasonal employees are not eligible for benefits.

Question 13: Are all salaries listed on census annual salaries? There are 136 employees earning less than \$20K; of those 130 employees earning less than \$15K

Answer 13: Yes, all are annual salaries. Some salaries are based on total hours budgeted, for example 1,040 for Part-Time positions.

Question 14: Is the VCI enrollment correct on the census? There are quite a few employees enrolled for SP/CH VCI with no VCI for EE. By chance; were the enrollment volumes put under the wrong tier? There are 110 employees enrolled for Spouse VCI with no Employee enrollment

Answer 14: The attached census has the correct elections. (Same census as mentioned above in Answer 8)

Question 15: Will there be an extension once the questions are responded to on May 1?

Answer 15: No, there is a hard deadline to submit bids May 8th by 3pm.

Question 16: Please provide monthly claims by plan to include monthly enrollment for medical.

Answer 16: What I attached is all we have. I do not have the reports broken out by plan.

Question 17: If required to quote Medicare/Retirees, please include a retiree census with gender, DOB, zip code, plan selection and tier for medical, dental, and vision.

Answer 17: The Retiree census has been attached.

Question 18: Can we get a similar updated report (attached) from 10/1/2021 to date for the claim experience please?

Answer 18: Unfortunately, what I submitted is all we can get at this time.

Question 19: Also, on the census we have about 30 employees under the age of 16 and 57 employees under the age of 18. Some of them are noted as seasonal and some as non-seasonal. The Basic Life and Basic AD&D policy doesn't cover seasonal employees and we want to make sure we get accurate count of those that should be covered. Is it possible to send an updated census with just employees eligible for Basic Life/BADD or a recent Basic Life/BADD bill?

Answer 19: The attached census indicates Class (Column AB). Active Full Time are eligible for the basic life. Same census as mentioned in answer 8.

Question 20: Is your plan self-administered? If yes, do you currently use a benefits administration platform for your enrollment? If so, can the name of the vendor be released?

Answer 20: The City is currently using Employee Navigator.

Question 21: Please provide full Life policies and certificates for each class.

Answer 21: The life is not classed out. Attached is the life policy. I do not have a life certificate to share.

Question 22: Please confirm whether the group participate in Social Security and if so, if any occupations are exempt.

Answer 22: Yes, the City participates in Social Security and no benefit eligible groups are exempt.

Questions 23: The RFP indicates that the current LTD and STD plan are not being requested; however, the Carrier Submission for states "Proposals are to be based on the current plan of benefits". Please clarify.

Answer 23: Please quote based on the plans requested in the RFP. Sorry for the confusion.

Question 24: You asked for a large amount of plan options of Vol. STD and LTD. There is typically not a difference between a \$1,500 and \$2,000 max on STD since it is Voluntary. Only those that make over \$1,500 weekly would be eligible for the additional amount. Would it be OK if we only supply the 2,000 maximum?

Answer 24: Yes.

Question 25: On the first page of the main RFP document, the City states that it has made the decision to re-solicit due to scope clarifications and technical issues. Are you

able to elaborate on any items in further detail, so we are able to properly address any areas of concern (and how Avēsis may be able to assist) within our response?

Answer 25: The concerns have been addressed with changes in the scope.

Question 26: On page 6 of the main RFP document, the RFP states that we must include the "City of New Braunfels Carrier Questionnaire" within Tab 5 of our response. Please confirm that this questionnaire is the document titled "0 RFP Carrier Submission Form", and that a different questionnaire is not required for submission.

Answer 26: That is correct.

Question 27: On page 9 of the main RFP document, the RFP states that the City requests respondents to quote both ASO and fully-insured medical. Is the City interested in evaluating both ASO and fully insured options for vision as well, or, does this comment apply to medical only? We will provide a vision quote according to the guidance provided on page 14 of the RFP. However, we are curious if an alternative ASO plan should also be included based on the previous statement, as it was not included in a section applicable to medical only. Please advise.

Answer 27: The city is only interested in Fully Insured Vision quotes.

Question 28: The proposal response is limited to 30 pages. We are required to provide a full plan proposal, including coverage details and exclusions, in our response as the proposal is the governing document. Please confirm you will accept this as it will mean our full proposal response will exceed 30 pages.

Answer 28: The city will waive the page limit for full proposal responses.

Question 29: The RFP indicates retirees are eligible. Can you confirm how many retirees are eligible and how enrollment/ communications are handled for the retiree population?

Answer 29: There are currently 25 retirees enrolled in coverage. The City provides annual enrollment materials to retirees.

Question 30: Please confirm the client is not subject to ERISA guidelines.

Answer 30: The City of New Braunfels is non-ERISA.

Question 37: The RFP Carrier Submission Form does not include tabs for Legal or Identity Theft. Is there a different carrier questionnaire we should complete? – No additional questionnaire for legal or Identity.

Answer 37: Please upload your proposal under tab 5.

Question 32: While we see the HRx Pricing excel document, it does not appear to apply to pricing for Legal or Identity theft plans. Please advise as to how pricing for Legal and Identity Theft should be provided.

Answer 32: Please upload your proposal under tab 5.

Question 33: The Excel document does not have a tab for Universal Life. Should we upload our proposal within the Excel document or added elsewhere? The same applies for Chubb's Cancer Advocate Plus benefit (Cancer Screening Benefit) which is not currently offered today. Would that also be uploaded into Excel or under Tab 5 as additional benefits/packages that may be desirable.

Answer 33: I think it would make the most sense to include your proposal under Tab 5 as additional benefits.

Question 34: Does City of New Braunfels want carriers to upload proposals (30 page limit) with a separate zip folder for the 6 tabs or should all 6 tabs be in a PDF or zip document not to exceed 30 pages. If it is a limit of 30 pages, would that be all benefits a carrier is quoting?

Answer 34: Yes, the City will need the response loaded into bid net with the 6 tabs in a PDF or zip document.

Question 35: I was reviewing the City of New Braunfels Employee Health Insurance Products RFP, and I was curious if a bid for only FSA, HSA, and COBRA services would be accepted (we do not provide Retiree Billing).

Answer 35: Yes, we will accept a bid for FSA, HSA and COBRA only; however, you still must follow the instructions in the RFP. All responses must include a full response tabulated as indicated in the Proposal Section 3.6 PROPOSAL CONTENT. There are instructions with each Tab for content to be provided for the evaluation team to qualify the responses. You would complete the admin tab relevant to FSA, HSA and COBRA.

Question 36: Is it possible to obtain the current year monthly aggregate claims and enrollments through February 2023?

Answer 36: We will not be providing updated claims at this time. It is our intent that those who submit pricing based on current data will be given updated data in the coming months and they will have the opportunity to provide a BAFO based on the updated data.

Question 37: What overarching themes are important to their company & benefits team? Are there key reasons the organization is exploring fertility/family-forming benefits within the RFP (i.e., DEI, member experience, talent attraction and retention, high claim activity management, etc.)?

Answer 37: Remaining competitive and offering premium benefits to our current team members as well as prospective team members.

Question 38: Does the City currently have an adoption assistance program administered in-house today?

Answer 38: No, this would be a new offering.

Question 39: Has the budget been approved to offer this type of standalone program (or rider)?

Answer 39: Currently working on FY24 budget.

Question 40: Do you have a sense of what Financial Benefit stipend options (i.e., Lifetime and/or Annual Maximums) the team would like to evaluate a starting point? We can also provide a few options based on benchmarking, but also wanted to see if any benefit levels have been previously discussed. Please note this can be customized to help meet the City of New Braunfels' strategic and budgetary objectives.

Answer 40: Open to recommendations based off of benchmark organizations.

Question 41: Is the City also evaluating other standalone point solution programs as part of this RFP process (i.e., mental health, MSK, diabetes, etc)

Answer 41: Yes, we are exploring a wide range of value-add programs.

Question 42: How many other fertility/family-forming vendors are included in the RFP? Are you able to share the list of other vendors?

Answer 42: Carrot is the only fertility vendor.

Question 43: Where do offering enhanced fertility/family-forming benefits rank in terms of priority?

Answer 43: Difficult to provide an exact answer to this question. We will evaluate based off submission received.

Question 44: Along with our initial proposal submission, please confirm there are no other specific exhibits or documents that fertility/family-forming vendors need to complete within the RFP (i.e., *0.RFP Carrier Submission Form.xlsx* file, etc.)

Answer 44: Correct. You need to complete the RFP document, but no other forms are relevant to fertility benefits.

Question 45: Will the evaluation criteria (as noted in the Section 5 of the RFP Document) be the same for fertility/family-forming vendors, or are there any other factors that will be incorporated into this specific evaluation?

Answer 45: Evaluation criteria will be the same.

Question 46: Are all employees listed on census eligible employees; excluding part time employees listed as not eligible.

Answer 45: Yes, all FT employees on the census are eligible for benefits.

Question 46: We are missing salary and/or occupations for 9 employees. Please provide.

Answer 46: Missing salary and occupations have been provided and are available upon request due to it being private data.